

House Study Bill 502 - Introduced

HOUSE FILE _____

BY (PROPOSED COMMITTEE ON
HUMAN RESOURCES BILL BY
CHAIRPERSON MILLER)

A BILL FOR

1 An Act requiring coverage of telehealth under a group health
2 insurance plan for employees of the state, and including
3 applicability provisions.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. **514C.31 Telehealth coverage.**

2 1. For the purposes of this section:

3 *a. "Distant site"* means the site at which a health care
4 professional is located while providing telehealth.

5 *b. "Health care professional"* means a person who is
6 licensed, certified, otherwise authorized or permitted by the
7 law of this state to administer health care services in the
8 ordinary course of business, in the practice of a profession,
9 or in an approved education or training program, as long as the
10 person is operating within the person's professional scope of
11 practice.

12 *c. "Originating site"* means the site at which a patient
13 is located at the time health care service is provided via
14 telehealth or where store-and-forward telehealth originates.

15 *d. "Remote patient monitoring"* means remotely monitoring and
16 managing a patient's medical, functional, and environmental
17 needs via information and communication technologies.

18 *e. "Store-and-forward interactions"* means the use of
19 asynchronous communications by a health care professional
20 via information and communications technologies for the
21 purpose of diagnosis, consultation, treatment, or therapeutic
22 assistance in the care of a patient. *"Store-and-forward*
23 *interactions"* includes transferring of medical data from one
24 site to another through the use of a camera or similar device
25 that records or stores an image that is sent or forwarded via
26 telecommunications to another site for consultation.

27 *f. "Telehealth"* means the mode of delivery of health care
28 services by a health care professional within the scope of
29 practice of the health care professional via information
30 and communications technologies to support and facilitate
31 patient care including through clinical health care, provider
32 consultation, patient diagnosis, consultation and treatment,
33 education, care management and self-management, transfer of
34 medical data, and exchange of medical education information.
35 *"Telehealth"* includes real-time synchronous interactions between

1 a patient at an originating site and a health care professional
2 at a distant site, store-and-forward interactions, and remote
3 patient monitoring. "Telehealth" does not include the use of
4 facsimile, audio-only telephone, texting, or electronic mail.

5 2. Notwithstanding the uniformity of treatment requirements
6 of section 514C.6, a group plan established pursuant to chapter
7 509A for employees of the state providing for third-party
8 payment or prepayment of health, medical, and surgical coverage
9 benefits shall provide coverage benefits to covered individuals
10 for telehealth.

11 3. The commissioner shall adopt rules pursuant to chapter
12 17A to administer this section. The rules shall provide that
13 in-person contact between a health care professional and a
14 patient is not required as a prerequisite for payment for
15 health care services appropriately provided through telehealth
16 in accordance with generally accepted health care practices
17 and standards prevailing in the applicable professional
18 community at the time the health care services are provided.
19 Additionally, the rules shall provide that health care services
20 provided through in-person consultations or through telehealth
21 shall be treated as equivalent services for the purposes of
22 reimbursement.

23 4. Coverage required pursuant to this section shall be
24 subject to copayment, deductible, and coinsurance provisions,
25 and any other general exclusions or limitations of a group plan
26 to the same extent as other health care services covered by the
27 group plan.

28 5. This section shall not be construed to limit benefits
29 which are otherwise available to an individual under a group
30 plan.

31 6. This section shall not apply to accident-only,
32 specified disease, short-term hospital or medical, hospital
33 confinement indemnity, credit, dental, vision, Medicare
34 supplement, long-term care, basic hospital and medical-surgical
35 expense coverage as defined by the commissioner, disability

1 income insurance coverage, coverage issued as a supplement
2 to liability insurance, workers' compensation or similar
3 insurance, or automobile medical payment insurance, or
4 individual accident and sickness policies issued to individuals
5 or to individual members of a member association.

6 7. This section applies to plans established pursuant to
7 chapter 509A for employees of the state that are delivered,
8 issued for delivery, continued, or renewed in this state on or
9 after January 1, 2017.

10 EXPLANATION

11 The inclusion of this explanation does not constitute agreement with
12 the explanation's substance by the members of the general assembly.

13 This bill requires that a group plan established for
14 employees of the state providing for third-party payment or
15 prepayment of health, medical, and surgical coverage benefits
16 shall provide coverage benefits to covered individuals for
17 telehealth. The bill directs the commissioner of insurance to
18 adopt rules to administer the bill. The rules are to provide
19 that in-person contact between a health care professional and
20 a patient is not required as a prerequisite for payment for
21 health care services appropriately provided through telehealth
22 in accordance with generally accepted health care practices and
23 standards prevailing in the applicable professional community
24 at the time the health care services are provided, and that
25 health care services provided through in-person consultations
26 or through telehealth shall be treated as equivalent services
27 for the purposes of reimbursement.

28 The coverage provided is subject to copayment, deductible,
29 and coinsurance provisions, and any other general exclusions or
30 limitations of a group plan to the same extent as other health
31 care services covered by the group plan. The bill is not to be
32 construed to limit benefits which are otherwise available to
33 an individual under a group plan. The bill applies to plans
34 established pursuant to Code chapter 509A for employees of the
35 state that are delivered, issued for delivery, continued, or

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1 renewed in this state on or after January 1, 2017.

2 The bill defines "distant site", "health care professional",
3 "originating site", "remote patient monitoring",
4 "store-and-forward interactions", and "telehealth".